

Form 144

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**James D. Africa
Cheryl R. Mihalovits
aka Cheryl R. Africa**
Debtor(s)

Bankruptcy Case No.: 20-21062-GLT

Chapter: 7
Docket No.: 22

NOTICE – REMINDER

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

CHAPTER 7 CASES – – *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: June 1, 2020

Michael R. Rhodes, Clerk
United States Bankruptcy Court

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
Western District of Pennsylvania

In re:
James D. Africa
Cheryl R. Mihalovits
Debtors

Case No. 20-21062-GLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 144

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.
db/jdb +James D. Africa, Cheryl R. Mihalovits, 812 Western Street, Ellwood City, PA 16117-2867

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society dba Christiana Trust,
not individually, but solely as Trustee for NYMT Loan Trust I bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Lauren M. Lamb on behalf of Joint Debtor Cheryl R. Mihalovits
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Lauren M. Lamb on behalf of Debtor James D. Africa
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7